No. 212

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

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June 30, 1975

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Montana Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1) First State Bank
Billings	First Citizens Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Ist Security Bank (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Colstrip	**Security Bank
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Montana Bank of Fairview
Forsyth	First State Bank
Fort Benton	First State Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) Trust Corporation of Montana (1) The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank (1) Northwestern Bank & Union Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	*First Citizens Bank First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana (1) First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sidney	***1st United Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened July 15, 1974
**Opened May 15, 1975
***Opened June 9, 1975

MONTANA NATIONAL BANKS

Absarokee	Montana Bank of Absarokee, N.A.
Anaconda	First National Bank
Baker	Montana Bank of Baker, N.A.
Billings	First National Bank Midland National Bank *Security Bank N.A.
Bozeman	First National Bank Montana Bank of Bozeman, N.A.
Browning	Montana Bank of Browning, N.A.
Butte	Miner's Bank of Montana, N.A. Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First National Bank First Westside National Bank Northwestern National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National Bank
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank Montana Bank of Red Lodge, N.A.
Richey	Montana Bank of Richey, N.A.
Roundup	Montana Bank of Roundup, N.A.
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

*Converted to National Bank 8-1-74

Aggregate Resources and Liabilities of (99) State Banks and (2) Trust Companies, June 30, 1975 Compared with Reports of (97) State Banks and (2) Trust Companies, June 30, 1974

RESOURCES:	June 30, 1975	June 30, 1974	Decrease— Increase+
Cash and Banks	$ 117,766,904.04	$ 120,440,639.43	$ 2,673,735.39—
U.S. Government Bonds	145,447,963.75	152,451,029.94	7,003,066.19—
Federal Agency Bonds	79,448,667.35	70,524,219.95	8,924,447.40+
State and Municipal Bonds	174,236,210.77	175,196,148.07	959,937.30—
Other Securities	3,915,959.53	2,154,392.40	1,761,567.13+
Federal Funds Sold	50,405,000.00	23,000,000.00	27,405,000.00+
Loans and Discounts	707,082,038.39	761,947,147.05	54,865,108.66—
Premises, Furn. & Fix	21,893,820.48	23,455,501.65	1,561,681.17—
Other Real Estate	1,108,473.61	1,323,122.08	214,648.47—
Other Assets	13,137,842.15	12,415,745.28	722,096.87+
	$1,314,442,880.07	$1,342,907,945.85	$ 28,465,065.78—
LIABILITIES			
Demand Deposits of I.P.C.	$ 341,001,761.39	$ 353,918,381.28	$ 12,916,619.89—
Time Deposits of I.P.C.	667,226,286.34	657,779,562.32	9,446,724.02+
U.S. Gov. Deposits	6,994,512.54	9,743,539.94	2,749,027.40—
Other Pub. Deposits	132,806,577.98	125,611,874.15	7,194,703.83+
Deposits of Comm'l. Banks	6,357,289.41	12,857,946.33	6,500,656.92—
Other Deposits	10,588,476.81	10,704,285.44	115,808.63—
Federal Funds Purchased	8,103,000.00	21,704,237.29	13,601,237.29—
Borrowed Funds	-0-	8,591,799.94	8,591,799.94—
Other Liabilities	33,871,150.45	35,039,443.60	1,168,293.15—
Reserve for Loan Losses	10,168,381.84	10,633,065.93	464,684.09—
Reserves on Securities	387,676.00	430,492.34	42,816.34—
Cap. Notes and Debentures	1,395,000.00	1,810,000.00	415,000.00—
Common Capital Stock	37,017,500.00	35,865,000.00	1,152,500.00+
Surplus	37,290,074.00	36,262,949.11	1,027,124.89+
Undivided Profits	20,546,244.66	21,292,081.93	745,837.27—
Capital Reserves	688,948.55	663,286.25	25,662.30+
	$1,314,442,879.97	$1,342,907,945.85	$ 28,465,065.88—

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1975 Compared with Reports of June 30, 1974

RESOURCES:	June 30, 1975	June 30, 1974	Decrease— Increase+
Cash and Banks	$ 193,917,382.35	$ 141,715,127.70	$ 52,202,254.65+
U.S. Government Bonds	123,862,843.74	117,766,766.06	6,096,077.68+
Federal Agency Bonds	65,539,523.45	45,442,596.19	20,096,927.26+
State & Municipal Bonds	261,133,361.12	223,615,500.34	37,517,860.78+
Other Securities	6,504,587.66	4,226,118.17	2,278,469.49+
Federal Funds Sold	53,809,883.88	23,849,375.00	29,960,508.88+
Loans and Discounts	1,049,145,049.15	889,968,124.60	159,176,924.55+
Premises, Furn. and Fix	30,139,968.86	25,229,011.31	4,910,957.55+
Other Real Estate	2,381,828.75	1,213,447.25	1,168,381.50+
Other Assets	24,636,860.36	17,362,300.06	7,274,560.30+
	$1,811,071,289.32	$1,490,388,366.68	$ 320,682,922.64+
LIABILITIES			
Demand Deposits of I.P.C.	$ 434,430,695.31	$ 361,438,759.47	$ 72,991,935.84+
Time Deposits of I.P.C.	924,850,010.62	746,563,831.96	178,286,178.66+
U.S. Gov. Deposits	6,917,856.22	9,047,748.56	2,129,892.34—
Other Public Deposits	152,924,147.28	130,230,633.12	22,693,514.16+
Deposits of Comm'l. Banks	22,092,687.75	14,090,862.61	8,001,825.14+
Other Deposits	14,552,938.24	12,322,618.07	2,230,320.17+
Federal Funds Purchased	47,161,628.43	48,179,045.96	1,017,417.53—
Borrowed Funds	1,124,552.94	7,660,320.83	6,535,767.89—
Other Liabilities	71,959,055.12	51,068,167.85	20,890,887.27+
Reserve for Loan Losses	14,792,352.40	13,225,528.68	1,566,823.72+
Reserves on Securities	180,400.00	309,400.00	129,000.00—
Cap. Notes and Debentures	10,500,000.00	9,197,000.00	1,303,000.00+
Common Capital Stock	44,266,250.00	35,251,500.00	9,014,750.00+
Surplus	44,276,250.00	35,171,500.00	9,104,750.00+
Undivided Profits	20,767,894.68	15,393,115.38	5,374,779.30+
Capital Reserves	274,570.33	1,238,334.19	963,763.86—
	$1,811,071,289.32	$1,490,388,366.68	$ 320,682,922.64+
		Increase	320,682,922.64+
Grand Total—ALL BANKS IN MONTANA	$3,125,514,169.29	$2,833,296,312.53	$ 292,217,856.86+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	53.80%	56.74%
Loans as Percentage of Total Deposits	60.70%	65.09%
Capital and Reserve a/c's as Percentage of Total Assets	8.18%	7.96%
Capital and Reserve a/c's as Percentage of Total Deposits	9.23%	9.14%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	22.59%	23.31%
Time Deposits as Percentage of Total Deposits I.P.C.	66.18%	65.02%
Demand Deposits as Percentage of Total Deposits I.P.C.	33.82%	34.98%

NATIONAL BANKS	June 30, 1975	June 30, 1974
Loans as Percentage of Total Assets	57.93%	59.71%
Loans as Percentage of Total Deposits	67.44%	69.87%
Capital and Reserve a/c's as Percentage of Total Assets	7.46%	7.37%
Capital and Reserve a/c's as Percentage of Total Deposits	8.68%	8.62%
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	20.43%	20.37%
Time Deposits as Percentage of Total Deposits I.P.C.	68.04%	67.38%
Demand Deposits as Percentage of Total Deposits I.P.C.	31.96%	32.62%

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.